
State:	District of Columbia	Filing Company:	RLI Insurance Company
TOI/Sub-TOI:	05.0 CMP Liability and Non-Liability/05.0002 Businessowners		
Product Name:	RLI Home Business Insurance		
Project Name/Number:	/		

Filing at a Glance

Company:	RLI Insurance Company
Product Name:	RLI Home Business Insurance
State:	District of Columbia
TOI:	05.0 CMP Liability and Non-Liability
Sub-TOI:	05.0002 Businessowners
Filing Type:	Form
Date Submitted:	11/10/2016
SERFF Tr Num:	RLSC-130799690
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	HBI-F-1016-R
Effective Date	03/01/2017
Requested (New):	
Effective Date	03/01/2017
Requested (Renewal):	
Author(s):	Tom Drucker, Cathy Barker, Mark Lucas
Reviewer(s):	Angela King (primary)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State: District of Columbia
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: RLI Home Business Insurance
Project Name/Number: /

Filing Company: RLI Insurance Company

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Domicile Status Comments: Illinois is our domiciled state.
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/10/2016
State Status Changed: Deemer Date:
Created By: Mark Lucas Submitted By: Mark Lucas
Corresponding Filing Tracking Number: RLSC-130799732

Filing Description:

RLI Insurance Company is submitting a new, proprietary form. We are submitting this form as part of our Home Business Insurance (HBI) Businessowners program. The proprietary form, BOP 347 (09/16) Limited Coverage For Designated Unmanned Aircraft, allows the insured to purchase optional coverage if desired.

We are submitting a corresponding rate/rule filing, SERFF Tracking Number RLSC-130799732.

We are requesting an effective date of March 1, 2017 for this filing.

Thank you,
Mark P. Lucas

Company and Contact

Filing Contact Information

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Filing Company Information

RLI Insurance Company	CoCode: 13056	State of Domicile: Illinois
9025 N Lindbergh Drive	Group Code: 783	Company Type: P&C
Peoria, IL 61615	Group Name: RLI Insurance Group	Domestic Stock
(800) 331-4929 ext. [Phone]	FEIN Number: 37-0915434	State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Limited Coverage For Designated Unmanned Aircraft	BOP 347	(09/16)	END	New			BOP 347 09 16.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

<input type="checkbox"/> A. Bodily Injury And Property Damage Limited Coverage (applicable only if an "X" is shown in the box)
<input type="checkbox"/> B. Personal And Advertising Injury Limited Coverage (applicable only if an "X" is shown in the box)
Description Of Unmanned Aircraft
Description Of Operator(s)
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section I – Property is amended as follows:

A. Property Not Covered **a.** is replaced by the following:

Aircraft, automobiles, motortrucks and other vehicles subject to motor vehicle registration except those unmanned aircraft shown in the Schedule, but when operated, only with respect to operations by the operator(s) described in the Schedule;

B. The following is added to Limitations **4.b.:**

We will not pay for loss of or damage to “unmanned aircraft” unless caused by the “specified causes of loss”, theft or building glass breakage.

Section II – Liability is amended as follows:

A. Exclusion **B.1.g.** is replaced by the following:

This insurance does not apply to:

g. Aircraft, Auto Or Watercraft

(1) Unmanned Aircraft

“Bodily injury” or “property damage” arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an “unmanned aircraft”. Use includes operation and “loading or unloading”. This Paragraph **g.(1)** applies even if the claims against any

insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". If shown as applicable in Section A of the schedule, this Paragraph **g.(1)** does not apply to "unmanned aircraft" described in the Schedule, but when operated, only with respect to operations by the operator(s) described in the Schedule.

(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
 - (i)** Less than 51 feet long; and
 - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;

(d) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(e) "Bodily injury" or "property damage" arising out of:

(i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged; or

(ii) The operation of any of the following machinery or equipment:

- i.** Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- ii.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

B. The following is added to Exclusion B.1.p. Personal And Advertising Injury:

This insurance does not apply to:

"Personal and advertising injury":

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

(1) The use of another's advertising idea in your "advertisement"; or

(2) Infringing upon another's copyright, trade dress or slogan in your "advertisement".

If shown as applicable in Section **B.** of the Schedule, this exclusion does not apply to "unmanned aircraft" described in the Schedule, but when operated, only with respect to operations by the operator(s) described in the Schedule.

Section I – Property and **Section II – Liability** is amended as follows:

The following definition is added to both Paragraph **H. Property Definitions** and Paragraph **F. Liability And Medical Expenses Definitions**:

"Unmanned aircraft" means an aircraft that is not:

1. Designed;
2. Manufactured; or
3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

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TOI/Sub-TOI:	05.0 CMP Liability and Non-Liability/05.0002 Businessowners		
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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	No third party filer is involved in this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Form Index - Synopsis
Comments:	Form Index - Synopsis is attached.
Attachment(s):	DC Form Index - Synopsis.pdf
Item Status:	
Status Date:	

RLI Insurance Company
HBI Businessowners Program
District of Columbia Form Index - Synopsis

Form Number	Form Title	Synopsis	Replaces
BOP 347 (09/16)	LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT	This optional form will be attached to provide limited coverage for bodily injury and property damage and/or personal and advertising injury with respect to unmanned aircraft designated on the form and operated by designated operators listed on the form.	n/a